



Public Employees Insurance Agency

Dear West Virginia PEIA Medicare-Eligible Retiree:

In early September, we were excited to share that effective January 1, 2010, your medical coverage will be administered by Humana on behalf of the PEIA. With the Humana Medicare Advantage Plan, Humana serves as a single point of contact for your medical coverage and will process all of your medical claims on behalf of both Medicare and the PEIA. This makes it easier for you!

What is a Medicare Advantage plan & how does it work?

For some of you, having a Medicare Advantage plan is nothing new....Yet, for others, we want to take a moment to explain the highlights of this plan and how it works.

Your Humana Medicare Advantage Preferred Provider Organization (PPO) Plan works like this...

- ✓ Humana contracts with Medicare to provide you with all your Medicare Part A (hospital) and Part B (medical) coverage. We combine this plan with the PEIA so that you can receive comprehensive coverage by using only one medical ID card.
- ✓ Keep in mind that to be eligible you must have both Medicare Part A and Part B.
- ✓ Once you are enrolled in the Medicare Advantage Plan, Medicare services are covered through Humana, and are not paid by original Medicare.
- ✓ You no longer have to worry about multiple filings and coordination between your Providers of Medical Services and Medicare Part A and B.
- ✓ All of your medical claims will go directly from your Providers of Medical Services to Humana for processing.
- ✓ You can take advantage of a free gym membership through the SilverSneakers[®] program. If you live in Arizona or Pennsylvania, there is an alternative program called Silver&Fit[™] available for you.
- ✓ A broad network of Providers of Medical Services is available for you to access, however, you are not required to use a network provider.

Summary of Medical Coverage

Please review the summary of your medical coverage included with this letter. In fact, numerous enhancements will be offered to you such as access to a 24-hour-a-day phone line with direct access to registered nurses, your own personal Web page where you can review your coverage, and a fitness program which offers free membership to a participating health club in your area.

2010 Humana Medicare Advantage Plan	In-Network
Annual Deductible	\$0
Annual Out-of-Pocket Maximum	\$750
Mental Health (plan pays)	100%
Annual Physical/Preventive Tests (plan pays)	100%
Home Health Care (plan pays)	100%
Office visit copayment	\$10
Specialist office visit copayment	\$20
Emergency Room and Urgent Care	\$50
Skilled Nursing Facility (plan pays)	100%
Outpatient & Office Surgery	\$50
Hospital Inpatient Care (per admit)	\$100
Most other charges (plan pays)	100%

All charges subject to medical necessity

WHAT'S NEW IN 2010?

Humana will be providing additional services as part of the Humana Medicare Advantage Plan. Some are highlighted below.



Lifestyle Enrichment Exclusively For PEIA Medicare-eligible Retirees

When you participate in the Humana Medicare Advantage Plan, you get the coverage of **Humana Active Outlook** at no additional cost. This is health and wellness education designed with you in mind. Get the latest information on good health and well-being, all organized around key topics to help you to live a healthier, more fulfilled life. Look for more information in your upcoming Humana Active Outlook magazine. You can also find additional details on this program in a future mailing from Humana in mid-October.



The **Humana Cares** program allows members with certain health conditions the opportunity to speak with a Field Care Manager who can provide additional services such as assistance evaluating your nutritional needs, care coordination with your local health providers, assessment of your home safety needs, and assistance obtaining and understanding medications. The Humana Cares program is provided at no additional cost to you.



Get Fit, Have Fun, Make Friends!

Ever consider joining a gym? At no additional cost, you will have access to over 2200 participating fitness centers nationwide through our **SilverSneakers** program. If you live in Arizona or Pennsylvania, Silver & Fit will be available for you. This program is designed specifically for Medicare-eligible retirees. It is a total health and physical activity program that is beneficial for Medicare-eligible people of all fitness levels. It gives you a great way to stay physically active, make new friends, and help maintain an independent, healthy lifestyle!

(The products and services described below are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Humana grievance process.)



Each day thousands of people of all ages are meeting through eHarmony.com, America's #1 trusted relationship site. By being a member of Humana, you can receive a discount when you purchase a membership.

So, What Happens Next?

Soon you will receive an informational packet in the mail. The Humana Medicare Advantage informational packet will explain everything you need to know about your plan. The informational packet will also provide other valuable information, such as your summary of medical coverage, frequently asked questions, and details on the extra services available to you. To make this process easier for you, Humana and the PEIA are working together to enroll you automatically into the Humana Medicare Advantage plan.

Questions

If you have questions, please call a Humana Customer Care representative directly at **1-800-783-4599**; TTY: 1-800-833-3301. The hours of service are 8:30 a.m. – 5:00 p.m. Eastern Time, Monday – Friday.

Humana is excited about the opportunity to provide service to you through the PEIA health care plan. We are thankful for the trust that the PEIA has placed in us and we're ready to earn yours.

Sincerely,
Humana

MOST COMMONLY ASKED QUESTIONS ABOUT THE HUMANA MEDICARE ADVANTAGE PLAN

1. Will the PEIA automatically put all Medicare retirees in the Humana Medicare Advantage Plan or will they give retirees a choice?

All retirees currently enrolled in the Advantra Freedom Plan will automatically be placed in the Humana Medicare Plan. The Humana Medicare Advantage Plan will be the only option for most Medicare retirees.

2. How does the PPO Plan Work?

You have the option to use any of the providers in the Humana Group Medicare Advantage PPO network for your care. You also have the option to use an out-of-network provider, **so long as that provider accepts both Medicare Advantage and Humana's terms of payment.** Simply show your Humana Group Medicare Advantage PPO ID card, when you need to receive medical care.

3. How does the PFFS Plan Work?

Like the PPO, you may use any provider that accepts both Medicare Advantage and Humana's terms of payment. Simply show your Humana Group Medicare Advantage PFFS ID card, when you need to receive medical care.

4. How many ID cards will I have?

You will have two ID cards- A Humana Group Medicare PPO card **or** PFFS card for your medical coverage through Humana, and your new Advantra Freedom prescription card. In late November, Humana is going to send you an ID card holder, which you can use to keep both your ID cards in one easy place.

Medicare-approved PPO and PFFS plans are available to anyone enrolled in both Part A and Part B of Medicare through age or disability. Enrollment period restrictions apply, call Humana for details.

The benefit information provided herein is a brief summary, but not a comprehensive description of available benefits. Additional information about benefits is available to assist you in making a decision about your coverage. This is an advertisement; for more information contact the plan.